

by **Harry Mitchell** - Aug. 22, 2009 12:00 AM

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With an issue as vitally important as health care, it's understandable that the debate would evoke impassioned responses from across the political spectrum. If we all tone down the rhetoric, and really listen to each other, I think we'd be surprised about how much agreement there actually is.

Most notably, most agree we're facing a serious problem.

Rising health-care costs are hurting families - even those with insurance. Insurance premiums are rising due, in part, to the costs associated with millions of Americans who lack coverage. When the uninsured end up in emergency rooms, hospitals are forced to charge more to those of us who have insurance to help pay for it. The average American family is paying an extra \$1,100 in premiums a year to pay for the shifted cost.

Rising health-care costs are hurting businesses - even those that provide insurance. The strain is especially severe on small businesses, which are the backbone of our economy. Since 2000, health-insurance premiums for small businesses have risen 130 percent. This is particularly worrisome in Arizona, since 73 percent of our businesses are small businesses.

Employees also are at risk - even those with insurance. If they lose their job, or need to change jobs, it's difficult for them to keep their insurance, or obtain new coverage because insurers can currently deny coverage based on pre-existing conditions. A number of Democrats and Republicans have called for an end to this practice, including me.

Another concept that has drawn bipartisan support is the establishment of a health-insurance exchange, in which individuals and small businesses can combine or "pool" their purchasing power and comparison-shop for competitive rates that best meet their needs.

The risk pool would be spread across a wider scale, which would require insurers to compete and lower costs to gain business. I believe this makes sense. It's similar to the type of system used for members of Congress and federal employees, and if it has worked and can be expanded, others should be allowed access.

Finally, there are many Democrats who agree with Republicans that the federal government should not take over the entire health-insurance system. I'm one of them. If you like your current insurance, you should be able to keep it. Reform should provide more choice, not less.

There is common ground here upon which we can build. In my experience, that's the best place for discussion to start.

I have no illusion, as the debate continues, that we will hear more and more about areas of disagreement. This is an issue that is intensely personal and affects us all - even those with whom we may disagree. However, I implore everyone, on all sides of the debate, to remember that ultimately everyone is aiming for the same thing: the best, most affordable health care for us and our loved ones. So let's engage respectfully, and see if we can work together to achieve it.

And as with anything that comes out of Washington, I encourage you to verify information that's being circulated and visit my Web site, [mitchell.house.gov](http://mitchell.house.gov), for information.

**Harry Mitchell, a Democrat, represents Arizona's 5th Congressional District, which includes the northeastern suburbs of Phoenix and the communities of Cave Creek, Sunflower, Fountain Hills, Scottsdale, Tempe and Tortilla Flat.**